

# HURRICANE MATTHEW 2016

## FLOOD INSURANCE Overview/Assistance

### BASIC FACTS

- The federal government offers insurance for direct flood and flood-related damage under the National Flood Insurance Program (NFIP).
- Homeowners insurance policies do NOT cover flood or rising water damage.
- Some mobile home policies do provide flood coverage; check with your insurance agent or company to see if you're covered.
- Some auto insurance policies may cover damage to your vehicle; check with your insurance agent or company to see if your vehicle is covered.
- Regulatory authority over NFIP flood insurance policies rests with the Federal Emergency Management Agency, not with the NC Department of Insurance.
- Visit **NCHurriClaims.com** to access storm-related insurance information and disaster assistance resources.

### If I have storm damage, what should I do?

- Contact your insurance agent or company as soon as possible to arrange a visit from an adjuster. Be patient; insurance companies will likely be handling a very large volume of requests.
- Before doing any repairs to your home, photograph and make a list of the damage.
- Protect your home from further damage by making temporary repairs only. Save any receipts for materials purchased for temporary repairs.
- Do not have permanent repairs made until your insurance company has inspected your property, and you have reached an agreement on the cost of repairs.

### If you HAVE flood insurance:

- Contact your insurance agent or company to file a claim.
- Document your damaged property.
- File a Proof of Loss with your insurer within 60 days of the flood.
- Call the **NFIP Call Center 888-379-9531** for questions and assistance.
- Helpful information and policyholder resources are available on the NFIP FloodSmart web site at **[www.floodsmart.gov/floodsmart/pages/policy\\_holder/policyholder\\_resources.jsp](http://www.floodsmart.gov/floodsmart/pages/policy_holder/policyholder_resources.jsp)**.

### If you DON'T have flood insurance:

- Call the **FEMA Helpline 800-621-3362** to apply for individual assistance and explore resources in your area (or visit **DisasterAssistance.gov**).

### How can I avoid being a victim of a scam?

- Always deal with licensed insurance companies, agents and adjusters. Ask to see identification or call the Department of Insurance to check license status.
- Do not sign any blank application or claims forms.
- Don't pay in cash for repairs; keep all your records and proof of payments.
- Contact the **NCDI Criminal Investigations Division** if you suspect someone of running a scam or defrauding the public so they can be investigated and prosecuted to the fullest extent of the law.
- Call **888-680-7684** or visit **NCDI.com/EZ/ReportFraud**.